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The operations of the Company embrace the following:

1. Promissory notes, acceptances, bills of exchange, payable daily.
2. Mortgages effected on city, suburban, and country property, and placed on deposits of funds, with or without broker, and on leaseholds, including the purchase of property for sale, bonded certificates, merchandise: also on paid-up stock of corporations.
3. Real estate for sale, and the management of same.
4. Recreational interests, annuities, and life insurance in companies for or against the insured, as required.

All communications, private, confidential, or otherwise, addressed to the undersigned, will have strictest observation, and will be held in the most perfect secrecy.

W. B. BARRETT, General Agent.

MONEY TO LEND.—THE TRUSTEES of the
Savings Bank are prepared to lend Money at 5 per cent on the security of approved Real Estate.

W. H. COFFEE, Managing Director.

MONEY—\$20,000 for advertisement upon Mortgage of City and Suburban Property.

HERON AND SMITH, Solicitors,
40, Raffles Place, Singapore.

TRUST FUNDS for Investment on Mortgage
Drops and Loans, collections, 128, Pitt Street.

MONEY—LOANS GRANTED, without delay, on
the longest of interest, at 10 per cent. per annum.
Bonded Countries, Shares, or other Securities; repayable in
convenient instalments, at 10 per cent. per annum.

TO LEND, \$4 to \$500,
instalments. J. G. Mead, 100, Orchard Road, Singapore.

MONEY RECEIVED ON FIXED DEPOSIT

**METROPOLITAN MUTUAL FIRE INSURANCE BUILDING AND
INVESTMENT ASSOCIATION, Limited,**
404, FIVE STREET, Singapore.
nearly opposite Raffles Club Arms.

Capital, \$250,000, with power to increase to \$500,000.

Directors:
ALEXANDER THOMSON, Esq., Chairman.
ROBERT HEWLEICK, Esq., J. F. HENDERSON,
JOHN HARDIE, Esq., W. A. HUTCHINGS,
HUMPHREY HARMONSON, Esq.

HIGHEST current rates of interest given for FIXED IN-
vestment.
Liberal advances made on freehold and leasehold property.
ROBERT W. CONWAY, Esq.,
LONDON.

LOANS ON LIFE POLICIES.

THE NATIONAL MUTUAL LIFE ASSOCIATION OF
AUSTRALASIA, Limited.

Grants LOANS on the POLICIES up to half the amount
when guaranteed by approved companies on re-
payable by quarterly instalments, including premium and
bonus. Detailed Application may be obtained at the Office,
Hunter-street.

MUTUAL LOAN AND DISCOUNT COMPANY.
42, HUNTER-STREET, near Herald Office.

MONEY ON EASY TERMS TO MARRIAGE OR FEMALE, from \$1 upwards, repayable at all times in 6, 12, or 18 months, namely, a quarterly instalment, on all kinds of accounts. Advances on household and personal effects, and on the security of real estate. MORTGAGE, at a low rate of interest.

Apply to the Managers:
42, Hunter-street.

MONEY TO LEND on mortgage, in sums from £250 upwards, at current rates. W. W. Ballantyn, 42, Hunter-street.

EQUITABLE PERMANENT FIRE BUILDING
LAND, AND SAVINGS INSTITUTION.

Upwards of a quarter of a million of money has been advanced.
\$25,000,000 now ready to be lent to borrowers.

There is a great deal of boasting indulged in by agricultural kindred societies as to the wonderful advantages available in borrowing money. It is no wonder that people go glibly to determining what to do.

This society does not profess to offer unseasonable assistance, but is prepared to treat borrowers as hitherto—open enemies, and to originate, and with actual assistance, and to offer at the lowest current rates of interest.

Borrowers are asked to remember that where the weekly payment is given less to interest, the duration must be extended, or more interest be paid. Those who wish to borrow must be prepared to pay.

Call at this Office, 258, Pitt-street, and obtain a pamphlet.

PERMANENT MUTUAL BENEFIT BUILDING SOCIETY
 1001-1113, George Street, near Wyndham street.
 Officers—2113, George Street, near Wyndham street.
 The Society is pleased to announce that it has decided to advance to any extent on completed buildings or schemes in course of erection in the city or suburbs; the loans to be repaid by monthly instalments, and the interest to be paid by the society; borrowers sharing also in the surplus profits.
 Applications and full particulars to be had of the secretaries at the offices.

BANKING BY NOTE RECEIPTS.
 The Society is pleased to announce that it has decided to advance to any extent on completed buildings or schemes in course of erection in the city or suburbs; the loans to be repaid by monthly instalments, and the interest to be paid by the society; borrowers sharing also in the surplus profits.
 Applications and full particulars to be had of the secretaries at the offices.

INDUSTRIAL AND HOUSEHOLD PERMANENT BUILDING AND INVESTMENT SOCIETY.
 1001-1113, George Street, near Wyndham street.
 Officers—2113, George Street, near Wyndham street.
 The Society is pleased to announce that it has decided to advance to any extent on completed buildings or schemes in course of erection in the city or suburbs; the loans to be repaid by monthly instalments, and the interest to be paid by the society; borrowers sharing also in the surplus profits.
 Applications and full particulars to be had of the secretaries at the offices.

FIFTY THOUSAND POUNDS ready to be advanced on Freehold or Leasehold Security, payments spread over any number of years, and interest at the rate of 4 per cent. per annum would be well to apply at the Offices of the above Society, situated at 1001-1113, George Street, near Wyndham street.

any can make arrangements as to repayments and terms in their own convenience.

WILLIAM JARVIS,
Bank

171. York-street.

TRUST FUNDS. for investment on Mortgages of approved title, in towns or suburbs; also upon freehold property for investment on country freeholds, at low rates.

W. H. BIRLEY and Co.,
Bankers

MONEY Advanced upon Bonds of approved Freehold Property at bank interest. Broom, St. Orchard-road.

Sydney Permanent Building Society.

THE SAVINGS BANK DEPARTMENT
of the above Society is
OPEN for Receipts and Payments
Daily, from 10 to 12
Saturdays, from 10 to 12

and on alternate Mondays from 10 to 12 M.
Current rate of interest, 6 per cent. per month.
N. B.—No notice required for withdrawal.
On Fixed Deposits for 12 months, 6 per cent interest
allowed.
J. W. KERRY, Secretary.

\$15, Pitt-street.

NORTH SHORE MUTUAL BUILDING AND
LAND INVESTMENT ASSOCIATION,
LIMITED.

Directors—
M. W. S. CLARKE, Chairman.
R. O. HOLTERMAN, J. E. QUARTON
R. KILGON, R. D. WARD
W. TURNER, W. WATERS.

DAVID WILSON.

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THE DIRECTORS are now prepared to RECEIVE APPLICATIONS FOR LEASERS on Fremont and Lombard Properties at the usual rate of interest. Surveys and Rollings made at moderate cost.

For particulars call on or write to
J. A. BALLEW,
MANAGER,
1010 S. Miller-street, St. Leonards.

SCHNEIDER'S GARDEN,
BONDI HEIGHTS.

Site fitting the OLD SOUTH HIDE-BRAND, VICTORIA GOVERNMENT RESERVE, and within a few minutes' walk of the New Recreation Reserve and the Victoria Park.

Is a choice and happy.

PLANTS and GERMANS.
WATERGATE, ESTATE, GARDENING.

HOMES CHOICE LOT! Just south from Ridge, close to
Highway 260, 22 DEPOSIT cash lot, balance \$
1000. GEORGE WITHERS AND COMPANY, Auctioneers,
P. O. Box 798.

HOUSEHOLD FURNITURE wanted, in any quan-
tity, for cash; better attended to!—LARRY SOK, Proprietor,
1101 N. 1st St., Phone 100.

READING—READ'S Improved KILNERS, Inc.
By Arthur C. Hinkle.

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WEATHER MAP

WEATHER MAP

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varying success, but there is a unanimity of feeling among the chief employers of these classes of work that the present plan of paying the men by the day is the best. It is a day, without regard to the quality of the work done, a day, recognized. In nearly every case where many carpenters and joiners are employed, the employers express their preference for the day wage, and are desirous of doing it to the amount asked where this kind of labor is not doing it. They positively refuse to give it to incompetent or inefficient workmen. In some cases the men who were not employed worthily are invariably "struck," and the simple fact of their turning up late for work is sufficient to have them dismissed. At Masses, Hudson Brothers' manufacturing, Redford, in that department immediately affected by the movement there about 40 carpenters and joiners are employed. They are paid by the day, and receive \$11.00, or over that amount per day, and, in accordance with the resolution arrived at, these seven men apply to receive the advance. To such of that number as deserve it, the advance will be given, but those not considered worthy of it will be offered employment elsewhere.

11s. per day." The lowest wages for the best men are not more than the least wages, and those less skilful, diligent, or careful should not be put on an equality with him in that respect. The principle of the law is not to be broken by the fact that, by good pay, it is shown in the fact that for fully 18 months past the best men have received 11s. a day. At Mr. St. John's, out of a total of 60 men have received increased pay. It is at the rate of 14s. an hour as demanded by the motion, and the men who have received 10s. will now receive 10s., and those who had previously 11s. will receive 12s. The men who have received 12s. will now receive 13s. and of those whose wages have been raised will be allowed to seek employment elsewhere if they are dissatisfied. In this case, the men are not to be put on an equality with those who regard to good or bad workmanship, will not be interested. Willingness is expressed to raise the wage where the men are not satisfied with the present rate, but to raise it on any other principle than payment according to the quality of the work performed. At Newes, Goodland and Co. have been asked to raise the wages of the men who work for cartmen as well as juteers' work was sent in, but so far no answer has been given; if will, however, we have no doubt, be given in the near future. It is to be noted that advanced in the cases we have mentioned, that the best wage shall be for the best workman, and that the lowest wage shall be for the least skilful, diligent, or careful; the cartmen, skilful, or at least portion of the

number, have joined the movement, although it is, we are informed, a fact well understood by those in the trade, that cabinetmakers in the colonies receive a less wage than joiners. Why this should be so we do not know, but should

have thought I would be otherwise, for as a rule cabinet-makers are able to do joiners' work, whereas on the other hand joiners cannot, in the majority of cases, do the work of cabinetmakers; also the work of a cabinetmaker would appear to require the greater skill. However, they have as

stated, joined the ranks of the malcontents. At the Australian Scholastic Trasting Company, Dick-street, for example, two cabinetmakers with two joiners hold out for a higher wage. At this manufactory some of the men have been getting 12s., others 11s., and others still 10s. 6d. and 10s., according to the quality of their work. The argument here is also that it is unfair to the employer and the skilful workmen to raise the inferior man at 10s. a day to equality with those who are superior to them and receiving 11s. a

deny. To sum up, there appears to be in such cases as we have investigated a unanimous agreement to make the men who are asked to work on strike deserve it, and it is not the union which is asked to do this. It is the men themselves. Yesterday only six men answered the societies' roll call of those "on the strike"—four being from the Amalgamated, and two from the Progressive Society; so that it would appear that a very large number of such serious delinquency to both employer and trade having a strike of the whole of the employees in the trade taking place. There are of course a great number of carpenters and joiners who are not, and who are not likely to be, in the ranks of the strikers. The reason to believe the number of such "on strike" to be at all great. Indeed, from what can be ascertained, the fact would appear to be quite obvious. A meeting of employees of the trade was hurriedly called yesterday morning, and was held in the hall of the Amalgamated Society. No action should be taken, this afternoon, at half-past 3 o'clock. From information given to us, we believe it will be in all probability decided to give the increase to all deserving it.

Last night the regular monthly meeting of the Duke Masonic Lodge No. 25, N. S. W. C., was held at the Hurwood School of Arts, Barnard. P.M. Bro. Williams opened the lodge in due form at 7:30 p.m. The following officers and members were present: Bro. Williams, W.M.; A. Manning, Past Deputy Grand Master; Bro. J. Hunt, Senior Grand Warden; Dr. Harman Farman, M.L.A.; Past Master Captain J. Lee, Director of Ceremonial; Past Master J. H. Smith, Treasurer; Bro. J. H. Smith, J. Thompson, and Negus. After the regular business had been disposed of, the following officers elect were duly installed (P.M. Bro. R. Negus performing the ceremony): W.M., Bro. J. H. Smith; J. Thompson, J. W. C. A. C. Johnson; junior warden, F. T. Humphrey; secretary, Bro. Cummins; senior deacon, Bro. Wright; junior deacon, Emily; J. H. Smith, J. Thompson, and Negus. At the close of the J.W.C. by division of the W.M., Bro. Williams, invited the brethren to a banquet. The newly-installed W.M., Bro. Dr. Harman Farman, presided. On his right sat Bro. J. H. Smith, J. Thompson, and Negus. The Farman, M.L.A.; on the left P.D.G.M. J. Hunt and P.M. Negus and Mason. The toast of "Her Majesty" was drunk with mutual honors. "The Royal Arch" was also drunk with mutual honors. The banquet was responded to by D.G.M. Bro. A. Manning, who expressed himself highly pleased with the progress made by

the Doric Lodge, which had made remarkable advance during the past year. He, as a Grand Lodge officer of New South Wales, felt it a pleasure to state that the Grand Lodge which he represented was advancing in such a manner as surprised its warmest supporters and its future

depended upon the manner in which the several daughter lodges upheld the principles which were the distinguishing characteristics of a Freemason; therefore, he urged every individual member of the Grand Lodge of

New South Wales to be a true Mason. By such action he believed the time would soon come when all the Masons of Australia would be united. The matter was referred to the Grand Lodge of New South Wales. Bro. F. M. Mason, recently from England, expressed his belief that ere long English Freemasons will look upon the young Australian brethren as their equals. One of the "New Installed Officers" was duly responded to by the several officers. The toast of the immediate Past Master was responded to by Bro. Fast Master Wm. Williams, who congratulated the lodge on its success. Bro. G. A. B. gave the following address: "Brotherhood, would have to withdraw from active masonic work for a time. He had been so enthusiastic in his labors that he had been obliged to enter the Grand Lodge of New South Wales. So far as constitutions were concerned, he knew none. Freemasonry was universal, and he looked upon the Grand Lodge of New South Wales as an authority to forward the grant and in view. For those who are not so well acquainted with the laws of the lodge for a time he may be compelled to retire. The toasts of "The installing Master," "Visitors," and "Next happy meeting" were duly honored.

As the volunteers only use blank cartridges at their sham fights (says a London paper) it has become necessary of late years to appoint umpires, whose special business it is to watch the manoeuvres and to declare what corps are to consider themselves *hors de combat* or prisoners, and to prevent what in real war would be impossible movements. There can be no doubt that their presence on the field of the sham fight has a very salutary effect on the

otions of commanders of corps; indeed, their importance appears to be increasing year by year. At the Brighton review in 1890 there were six umpires; last year nine were considered sufficient; but this year there will be no less

...and twenty.

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HIGHEST ATTRACTIVE SALE BY AUCTION,
ON
WEDNESDAY, 22d June, at 11 a.m.
At
10, LAKE FOREVER STREET, WOLLOMOOLOO,
of a
MOST RESPECTABLE MESSAGE.

MOST BEAUTIFUL ENGLISH-MADE FURNITURE,
SPECIAL REFERENCE TO THE RETRAITS THE ACHER OF
REFINED
comprising—

RICHLY-CUT Suite d'air, with
DUPERS CHINA, embellished with EXQUISITE Faint Devices,
MOST CLEVERLY AND CHARMINGLY painted by hand
DUPERS CHINA, and the CHOICEST Elegancies from Vienna
and
MASSIVE, and ELABORATELY-CARVED ENGLISH OAK
DINING-TABLE, with patent extending
LEAF, and
ENGLISH OAK FEDERAL-NIDEBOARD, chaste, carved
and
SPLENDID ENGLISH OAK DINING-ROOM SUITE, beauti-
fully-carved and finished off in the highest style of the
manoeuvre, and
INCREDIBLY BEAUTIFUL and VERY CHASTE EARLY
ENGLISH FIER GLASS with
green ink Utrecht violet
CABINET, with lofty back, divided into elegant and
polished Venetian glass-pane suites
and
WALNUT DRAWING-ROOM SUITE
TESTED and
HANDSOME BRUSSELS CARPETS of BEST CENTRE TABLE
and
Hearts Rugs to match, Aesthetic Colours
VERY HANDSOME and
FORTE by G. SIMON, Stuttgart, double curved back, over-
stretching on massive iron frame; 7 octaves, carved iron legs,
and
case, inlaid with gold.

THE MOST EXTREME—BRILLIANCE,
PURENESS of tone, AND DELICACY of touch, with marvellous
THE MOST APPROVED construction and HIGHEST class finish,
with
PERFECT harmony of movement, thus enabling the player to
give full and
As a RELIABLE instrument—perfectly sound in all its
parts, built especially to withstand the extreme heat and cold of
MAGNIFICENT STATE BEDSTEAD, Horwath Mattresses and
Bedding
SPLENDID ART BEDROOM SUITE (Early English), com-
prising HANDSOME wardrobe with plateglass door, pedestal
table, wash table, with swing, and
the back, marble top, pedestal cupboard, and 3 more

SUPERB CHINA DOUBLE TOILET SERVICE, ornamented with a deep red band.
LARGE AND VERY HANDSOME SKIN MAT.

VALUABLE LIBRARY OF STANDARD WORKS
IMMACULATE WARDROBE OF GENTLEMEN'S CLOTHING
KITCHEN AND LAUNDRY UTENSILS, &c., &c.

BRADLEY, NEWTON, and LAMB have been furnished with instructions to sell by auction, at No. 14, FOREST STREET, on **THURSDAY, the 21st inst., at 11 a.m.,** the whole of the truly elegant and fashionable HOUSEHOLD FURNITURE, &c., &c., of the late

MR. CATALOGUES obtainable at the Rooms.

INSPECTION INVITED BEFORE commencement of sale.

THE PIANOFORTE is a SPLENDID Instrument, ELEGANT in appearance, STURDILY BUILT, SOUND, and THOROUGHLY RELIABLE.
 The whole of the furniture and ornaments of the most singular artistic character, as well as prime tapestries.

NO RESERVE.

AUCTIONEER'S NOTICE.

The China and Earthenware Sale and advices for THIS DAY is postponed to O'Clock tomorrow, and should be taken notice not being issued from the shop.

TO WALKERHURST, DRAPEES, & CO., 18, FITZ-STREET, TO-MORROW (Thursday) 22nd INSTANT, at 11 o'clock sharp.

A large and varied consignment of
MEN'S and BOYS' CLOTHING
BLANKETS, FLANNELS, WOOLLEN
UNDERCLOTHING, &c., &c., and should command the
PERCY CALICOES, SHIRTINGS, DRESS GOODS
HANDKERCHIEFS, HATS, &c.,

En Massé and Repeat.

CHAS. MOORE and CO. will sell by auction, at the Rooms, 18, Fitz-street, TO-MORROW (Thursday), 22nd INSTANT, at 11 o'clock sharp,

A large consignment of the above goods, now being opened up, consisting—

(N.B. in the diamond)

1. 1 case boys' "Charles I." lined jersey suits, with caps
2. 1 ditto men's do. "Irene" and cloth suits, assorted
3. 1 ditto boys' and youths' "Imperial suits," 5 to 12
4. 1 ditto men's joint stock lounge suits, 5 to 7
5. 1 ditto ditto black and grey suits, 5 to 7
6. 1 ditto ditto towed trunk suits, 5 to 7
7. 1 ditto ditto towed trunk suits, 5 to 7
8. 1 ditto ditto towed trunk suits, 5 to 7
9. 1 ditto boys' military knicker suits, brushed
10. 1 ditto men's towed suit suits
11. 1 ditto ditto black and grey suits
12. 1 ditto ditto towed trunk suits
13. 1 ditto ditto towed trunk suits
14. 1 ditto ditto heavy mixed and Derby suits

283. 1 male 11-14 white medium blankets
 412. 1 little all white Welsh lamb
 708. 1 ewe Horrocks' white shewing, 100 to 100 inches
 1112. 1 little ditto longwool, 80 and 112
 251. 1 male 28-34 black grey calves
 112. 2 ewe thinnu quill
 303. 1 little honeycomb quills
 364. 1 little white molasses
 1103. 1 little honeycomb quills, Indian, sugar, &c.
 282. 1 little brown W. Indian soap
 101. 1 little handkerchiefs, plain and fancy borders.

3000 lbs. of
 On FRIDAY NEXT, 11th instant, at 11 o'clock sharp.

The Largest Trade Sale of
 JEWELLERY
 ever held in the city.

Just landed, on Malver, over 25000 worth of
 BROTHERMAN'S GOLD AND SILVER WATCHES
 WALTHAM DUTCH LATTO
 GOLD AND BRONZE CASES, RINGS
 GOLD AND SILVER LOCKETS
 LATTO DUTCH NECKLACES, ALBERTS
 GOLD BRACELETS, PENDANTS, &c.

On FRIDAY NEXT, 11th day.

Instructions are positive to Clear every lot,
 without reserve.

PAUL ROUSSEAU AND CO. HAVE BEEN APPOINTED TO SELL ON FRIDAY
THE 21st INSTANT, at 11 o'clock sharp,
 On the premises of the late **JOHN W. BARNES'S** Estate,
 4 Packington Magnificent Dresden China,
 on a Table, comprising an **ELEGANT and CHOICE assortment of ASSORTED GALLIE HAND-PAINTED MANUFACTURES.**
 By order of the Agents, Messrs. Schneiders, Zurich, and Co.
 Direct from the **ROYAL POTTERY, Dresden.**

Full particulars in Catalogues in course of preparation, and for Further Unreserved Sale.

THURSDAY, the 20th Instant.

ON VIEW ON WEDNESDAY and MORNING of Sale.

LOUIS ROUSSEAU has been favoured with instructions from the Agents of the Royal Pottery, of Dresden, to sell by Auction, at the Rooms, 222, George-street, on **THURSDAY next, the 20th instant, at 11 o'clock sharp,**
 One of the most **ELEGANT MANUFACTURES** of real **HAND-PAINTED DRESDEN** that has ever been submitted for sale in this market.

Turned, and No reserve.

Notes.—The Auctioneer solicits the attention of CONNOISSEURS, COLLECTORS of ART, and the COMMUNITY GENERALLY to the above sale, feeling assured that a vast number of persons will be greatly interested.

ELEGANT VIENNA BRONZES
 STATUARY, GROUPS
 ANIMALS, COURETS
 CANDELABRAS
 FIGURES
 PLATES, VASES, &c., &c.

FOR UNRESERVED SALE.

THURSDAY, the 20th instant.

ON VIEW, WEDNESDAY and Morning of Sale.

Full particulars and descriptive catalogue now in course of preparation.

Then landed, via M.M. Kohlin.

LOUIS ROUSSEAU has been favoured with instructions from the consignors to sell by auction, at the Rooms, 222, George-street, on **FRIDAY next, the 21st instant, at 11 o'clock sharp,**
 One of the most **MAGNIFICENT VIENNA BRONZE goods, a very rare and choice selection.**

Turned, and No reserve.

4 Packington **ELEGANT ENGLISH RAJOLITA GOODS.**

Consulting—
ELEGANT PAPER FOTS
JARDINIERS
MINIATURE BOOKS
Fountain
Books
Figures,
&c., &c.

LOUIS COHEN has been instructed by the Importers to sell by auction, at the Rooms, 27, George-street, on THURSDAY NEXT, the 22nd instant, at 11 o'clock precise, 6 packages of VERY SUPERIOR English millinery and FASHIONABLE HATS, of the latest and most desirable styles, and ORNAMENTAL ARTICLES.

Terms, cash. No reserve.

ON WEDNESDAY and Morning of Sat.
THURSDAY, at 5 o'clock.

On the Ground, Filling-street, near King-street, WEATHERBROS. CARPENTRY, SHEDS, DOCKS, &c.

J. HUGHES and CO. will sell the above by auction, on the ground.

SUITES, To-day, at the Royal Furnishing Arcade—46 in number. Prices fixed at 25 10s.

OUR SALE.—We can at any time compete with houses able competition. American Novelties-Fit-street.

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